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D. Eric McClure
Commissioner of Finance

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The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2006, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies decreased by four to 304. Three banks merged into other Missouri state-chartered banks and four banks merged into out-of-state banks. One nondeposit trust company charter merged into an out-of-state bank. There were four new bank charters granted.

Assets in state-chartered banks totaled \$65.1 billion on December 31, 2006, an increase of 7.9 percent from one year earlier. Deposits were \$52.6 billion, up 8.5 percent.

Total loans were \$47.8 billion on December 31, 2006, up 8.5 percent.

The equity capital ratio remains strong and increased to 10.59 percent. Primary capital, which includes the allowance for loan and lease losses, was also up, to 11.45 percent. The tangible equity capital ratio was up slightly to 9.14 percent.

Net income in state banks was up 7.7 percent for 2006. Return on assets among state-chartered banks was 1.16 percent, compared to 1.15 percent for 2005.

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COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2006

THOUSANDS OF DOLLARS	295 BANKS 12/31/2006	298 BANKS 12/31/2005	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$47,815,839	\$44,068,900	\$3,746,939	8.5%
Allowance for Loan Losses	627,736	572,838	54,898	9.6%
Total Assets	65,140,984	60,383,256	4,757,728	7.9%
LIABILITIES				
Total Deposits	52,559,292	48,419,920	4,139,372	8.5%
Total Equity Capital	6,900,648	6,136,496	764,152	12.5%

OPERATING RATIOS	12/31/2006	12/31/2005	CHANGE
Equity Capital/Assets	10.59%	10.16%	0.43%
Tangible Equity Capital/Assets	9.14%	9.00%	0.14%
Capital and Allowance for Loan Losses/Assets	11.45%	11.01%	0.44%
Total Loans/Assets	73.40%	72.98%	0.42%
Past Due and Nonaccrual Loans/Total Loans	1.60%	1.52%	0.08%
Allowance for Loan Losses/Loans	1.31%	1.30%	0.01%
Average Net Interest Margin	4.13%	4.16%	-0.03%
Return on Assets	1.16%	1.15%	0.01%

NOTES:

2005 does not include ten nondeposit trust companies.

2006 does not include nine nondeposit trust companies.

COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 2006

MILLIONS OF DOLLARS	12/31/2006			12/31/2005	
	295 STATE BANKS	42 NATIONAL BANKS	337 ALL BANKS	343 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	1,930	1,646	3,576	3,464	3.2%
Investment Securities	10,503	7,627	18,130	17,962	0.9%
Total Loans and Leases	47,816	22,116	69,932	64,433	8.5%
Less: Reserves	628	301	929	861	7.9%
Federal Funds Sold	1,522	1,471	2,993	2,009	49.0%
Fixed Assets	1,348	781	2,129	1,976	7.7%
Other Real Estate	112	27	139	88	58.0%
Intangible Assets	1,043	238	1,281	943	35.8%
Other assets	1,495	667	2,162	2,054	5.3%
TOTAL ASSETS	\$65,141	\$34,272	\$99,413	\$92,068	8.0%
LIABILITIES					
Total Deposits	52,559	25,948	78,507	72,699	8.0%
Deposits over 100M	10,404	2,919	13,323	10,933	21.9%
Brokered Deposits	2,670	319	2,989	2,617	14.2%
Federal Funds Purchased	2,486	4,079	6,565	5,568	17.9%
Other liabilities	3,195	1,384	4,579	5,040	-9.1%
Total Equity Capital	6,901	2,861	9,762	8,761	11.4%
TOTAL LIABILITIES	\$65,141	\$34,272	\$99,413	\$92,068	8.0%
EARNINGS					
Interest Income	4,017	1,885	5,902	4,764	23.9%
Interest Expense	1,711	774	2,485	1,612	54.2%
Net Interest Income	2,306	1,111	3,417	3,152	8.4%
Provision for Loan Losses	106	60	166	129	28.7%
Net Income	741	413	1,154	1,092	5.7%
Cash Dividends	396	246	642	716	-10.3%
Net Loan Losses	60	47	107	116	-7.8%